

Information to identify the case:

Debtor 1	Janet C. Flaherty	Social Security number or ITIN xxx-xx-1247
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-22227-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet C. Flaherty

12/12/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janet C. Flaherty
Debtor

Case No. 16-22227-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Dec 12, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	+ Janet C. Flaherty, 534 Seavey Road, Pittsburgh, PA 15209-1840
sp	+ Anthony J. Erlain, Anthony J. Erlain, Esq. & Associates, LL, 2885 Wildwood Road Extension, Allison Park, PA 15101-2418
sp	+ Barbara E. Holmes, Blaufeld Schiller & Holmes LLP, 800 Penn Avenue, Suite 700, Pittsburgh, PA 15222-3615
sp	+ Blaufeld, Schiller & Holmes, LLP, 800 Penn Ave., Ste. 700, Pittsburgh, PA 15222-3615
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Township of Shaler, 300 Wetzel Road, Glenshaw, PA 15116-2281
14258785	+ Credit Protection Association, PO Box 802068, Dallas, TX 75380-2068
14246581	+ Keri P. Ebeck, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14258790	+ PA Municipal Service, 336 Delaware Ave, Dept L, Oakmont, PA 15139-2138
15499012	Select Portfolio Servicing, Inc., et al., P.O. Bo x 65250, Salt Lake City, UT 84165
14258791	+ Township of Shaler, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Dec 13 2023 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RSVVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2023 00:10:00	LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME L, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2023 00:10:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2023 00:10:00	Select Portfolio Servicing, Inc., et al., P.O. Box 65250, Salt Lake City, UT 84165-0250
14258786	Email/Text: kburkley@bernsteinlaw.com	Dec 13 2023 00:10:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
14246579	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2023 00:10:00	Caliber Home Loans, PO Box 24610, Oklahoma

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14277192	+ Email/Text: ebnjts@grblaw.com	Dec 13 2023 00:09:00	City, OK 73124-0610
14312681	+ Email/Text: kburkley@berNSTeinlaw.com	Dec 13 2023 00:10:00	County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15377442	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 13 2023 00:10:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14246582	+ EDI: NAVIENTFKASMSERV.COM	Dec 13 2023 04:56:00	LSF8 Master Participation Trust, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14270244	Email/Text: ECMCBKNotices@ecmc.org	Dec 13 2023 00:09:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14319174	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2023 00:09:00	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporation, PO BOX 16408, St. Paul, MN 55116-0408
14277194	+ Email/Text: ebnjts@grblaw.com	Dec 13 2023 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14246580	+ Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:16:50	Township of Shaler, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
			eCast Settlement Corp, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
intp		Carmen J Polaritz
cr		Duquesne Light Company
cr		LSF8 MASTER PARTICIPATION TRUST, RAS Crane, 10700 Abbotts Bridge Road, Suite 170, UNITED STATES
cr		LSF8 MASTER PARTICIPATION TRUST, et.al.
cr		LSF9 MASTER PARTICIPATION TRUST
cr		Select Portfolio Servicing, Inc., as servicer for
cr		U.S. Bank Trust National Association
cr		UMB Bank, National Association, not in its individ
14258784	*+	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
14258788	*+	Keri P. Ebeck, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14258789	*+	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14258787	*+	eCast Settlement Corp, PO Box 35480, Newark, NJ 07193-5480
14324358	##+	LSF8 Master Participation Trust, Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, OK 73124-0330

TOTAL: 9 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Form ID: 3180W

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Bradley A. King	on behalf of Interested Party Carmen J Polaritz bking@kingquiddylaw.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank Trust National Association, not in its individual capacity, but solely as owner trustee of BRAVO Residential Funding Trust 2021-C bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing Inc., et al. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor UMB Bank National Association, not in its individual capacity, but solely as Legal Title Trustee for LVS Title Trust XII bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST bnicholas@kmllawgroup.com
James P. Valecko	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jvalecko@weltman.com PitEcf@weltman.com
Jeffrey R. Hunt	on behalf of Creditor Township of Shaler jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com
Michael C. Eisen	on behalf of Debtor Janet C. Flaherty attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winneccour	cmecl@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST smncina@raslg.com
Thomas Song	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC pawb@fedphe.com
Thomas Song	on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST et.al. pawb@fedphe.com

TOTAL: 16